



Order Filed on May 20, 2020  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1(b)

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Carisbrook Asset Holding Trust

Case No.: 17-20414 JNP

Adv. No.:

Hearing Date: 5/12/2020 @ 10:00 a.m.

Judge: Jerrold N. Poslusny, Jr.

In Re:

Robert J. McWilliams,

Debtor.

**ORDER CURING POST-PETITION ARREARS & RESOLVING CERTIFICATION OF  
DEFAULT**

The relief set forth on the following pages, numbered two (2) through two (2) is hereby  
**ORDERED.**

**DATED: May 20, 2020**

A handwritten signature in black ink, appearing to read "J. Poslusny, Jr.", is written over a horizontal line.

Honorable Jerrold N. Poslusny, Jr.  
United States Bankruptcy Court

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Debtor: Robert J. McWilliams

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Caption of Order: ORDER CURING POST-PETITION ARREARS & RESOLVING CERTIFICATION OF DEFAULT

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This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor, Carisbrook Asset Holding Trust, Denise Carlon, Esq. appearing, upon a motion to vacate the automatic stay as to real property located at 427 Oakland Avenue, Maple Shade, NJ, 08052, and it appearing that notice of said motion was properly served upon all parties concerned, and this Court having considered the representations of attorneys for Secured Creditor and Stacey L. Mullen, Esq., attorney for Debtor, and for good cause having been shown

It is **ORDERED, ADJUDGED and DECREED** that as of April 30, 2020 Debtor is in arrears outside of the Chapter 13 Plan to Secured Creditor for payments due February 2020 through April 2020 for a total post-petition default of \$3,714.85 (3 @ \$1,253.41, less \$45.38 in suspense); and

It is **ORDERED, ADJUDGED and DECREED** that the debtor will make an immediate payment of \$3,000.00; and

It is further **ORDERED, ADJUDGED and DECREED** that the balance of the arrears in the amount of \$714.85 immediately; and

It is further **ORDERED, ADJUDGED and DECREED** that regular mortgage payments are to resume May 1, 2020, directly to Secured Creditor's servicer, RoundPoint Mortgage Servicing Corporation., P.O. Box 19409, Charlotte, NJ 28219-9409 (Note: the amount of the monthly mortgage payment is subject to change according to the terms of the note and mortgage); and

It is further **ORDERED, ADJUDGED and DECREED** that for the Duration of Debtor's Chapter 13 bankruptcy proceeding, if the lump sum payment or any regular monthly mortgage payments are not made within thirty (30) days of the date said payment is due, Secured Creditor may obtain an Order Vacating Automatic Stay as to Real Property by submitting a Certification of Default to the Court indicating such payment is more than thirty days late, and Debtor shall have fourteen days to respond; and

It is further **ORDERED, ADJUDGED and DECREED** that a copy of any such application, supporting certification, and proposed Order must be served on the Trustee, Debtor, and Debtor's counsel at the time of submission to the Court; and

It is further **ORDERED, ADJUDGED and DECREED** that Secured Creditor is hereby awarded reimbursement of fees and costs up to the sum of \$350.00 in an amount to be included in a post petition fee notice for attorneys' fees, which is to be paid through Debtors' Chapter 13 plan and certification of default is hereby resolved.